

CUSTOMIZED SOLUTIONS

Travelers National Property designs insurance solutions that fit your client's individual needs. We offer traditionally structured property programs as well as complex alternative market approaches, including:

- o Blanket Limits
- o Quota Share
- o Excess of Loss
- o Specialized Programs
- o Captive Fronting
- o Loss Limit
- o Primary
- o Reinsurance Assumed
- o Aggregate Deductibles
- o Pools, and more...

PRODUCTS/CAPACITY/SERVICES

- o Substantial Net and Treaty capacity on a per location basis
- o Flood and Earthquake sublimits - \$25M Low Hazard and \$2.5M High Hazard
- o Larger and complicated risks, including "HPR"
- o Innovative Risk Control
- o Responsive Claim services
- o Account executives with decision-making authority
- o Ability to round out property programs to include Equipment Breakdown, Inland Marine, Ocean Marine, Crime and Global/International coverages

CLASSES OF BUSINESS WRITTEN

Travelers has expertise in an extremely wide variety of industries, including:

- o Amusement Parks
- o Builders' Risk
- o Casinos
- o Communications
- o Hospitals
- o HPR
- o Manufacturing
- o Offices
- o Public Entities
- o Restaurants
- o Schools
- o Steel Workers
- o Theaters
- o Banks
- o Contractors' Equipment
- o Colleges and Universities
- o Food Processing
- o Hotel/Motel
- o Industrial Parks
- o Municipalities
- o Plastic and Metal Workers
- o Real Estate
- o Retailers
- o Soft Drink Bottlers
- o Supermarkets
- o Warehouses

PROGRAMS

Travelers National Property is also an industry leader in writing first party Program business. Each Program is controlled by a single producer, insuring a group of unrelated insureds in the same class of business. The producer in some cases is given underwriting and pricing authority and may even issue policies, certificates or pay claims.

Travelers National Property

- o *Cost-effective insurance for large commercial property schedules covering buildings, personal property and time element exposures*
- o *Flexible, creative and responsive insurance solutions to meet various customer's needs*

CONTACTS

Ben Leyland 860.277.4807 bleyland@travelers.com
Regional Vice President

Bob Malm 860.277.0260 rmalm@travelers.com
Excess, Vice President

Denver

6060 S. Willow Drive, Suite 300, Greenwood Village, CO 80111
Fax: 720.200.8341

Greg Heble 720.200.8181 gregory.g.heble@travelers.com

Hartford

One Tower Square, Suite 7MN, Hartford, CT 06183-4073
Fax: 860.277.9550

Tan Le 860.954.7996 tan.le@travelers.com
Kim Paschke 860.277.7855 kpaschke@travelers.com

Los Angeles

888 S. Figueroa Street, Los Angeles, CA 90017
Fax: 213.533.4815

C. Greg Roblek 213.533.4814 croblek@travelers.com
Brian Helminski 213.533.4829 bhelmins@travelers.com

Orange

333 City Blvd. West, Suite 1100, Orange, CA 92868
Fax: 866.763.5787

Brian Beard 714.620.0844 bbeard@travelers.com

Phoenix

2401 W. Peoria Avenue, Suite 120, Phoenix, AZ 85029-4708
Fax: 602.861.4880

Jerry Pascuzzi 602.861.8766 jerome.pascuzzi@travelers.com

Excess

Fax: 415.732.1500

Bob Gardner 415.732.1427 rgardner@travelers.com

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